

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

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In re:

Bankruptcy Case No.: 19-20444-TPA

Chapter: 13

Michael D. Cephas
Debtor(s)

NOTICE TO FILE PROOF OF CLAIM

NOTICE IS GIVEN THAT:

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address below on or before **April 12, 2019**.

Creditors who do not file a proof of claim on or before this date might not share in any distribution from the debtor's estate.

The proof of claim form ("Official Form B410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>) or at any bankruptcy clerk's office. It may be filed by regular mail. If you wish to receive proof of its receipt by the bankruptcy court, enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope or you may access the court's PACER system (www.pacer.psc.uscourts.gov) to view your filed proof of claim.

There is no fee for filing the proof of claim.

Any creditor who has filed a proof of claim already need not file another proof of claim.

Governmental units must file their claims 180 days after the date of the order for relief or the date listed above, whichever is later.

Address of the Bankruptcy Court

U.S. Bankruptcy Court
c/o CLAIMS CLERK
5414 U.S Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Michael R. Rhodes
Clerk, U.S. Bankruptcy Court

Dated: 2/4/19

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael D. Cephas
 Debtor

Case No. 19-20444-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 154A

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Feb 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2019.

db	+Michael D. Cephas, 231 Richland Dr, Pittsburgh, PA 15235-4413
14988539	+Amex, P.O. Box 981537, El Paso, TX 79998-1537
14988543	+Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
14988544	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14988545	+Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14988546	+Tribute/atlanticus, Pob 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14988540	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 05 2019 03:04:00	
	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281	
14988542	+E-mail/PDF: creditonebknotifications@resurgent.com Feb 05 2019 03:04:38	Credit One Bank Na,
	Po Box 98872, Las Vegas, NV 89193-8872	
14988541	E-mail/Text: creditreconciliation@peoples.com Feb 05 2019 02:59:42	Citizens Bank,
	1000 Lafayette Blvd, Bridgeport, CT 06604	
14988547	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 05 2019 02:58:48	
	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225	

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2019 at the address(es) listed below:

Lawrence W. Willis	on behalf of Debtor Michael D. Cephas	ecf@westernpabankruptcy.com,
urfreshstr@gmail.com		
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	

TOTAL: 3